

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Kathy Koch
Steven Koch
Debtors

Case No. 17-00254-RNO
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-4

User: JGoodling
Form ID: pdf010

Page 1 of 2
Total Noticed: 45

Date Rcvd: Apr 09, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 11, 2019.

db #+Steven Koch, 124 Mountain View Drive, Jersey Shore, PA 17740-8524
jdb +Kathy Koch, 124 Mountain View Drive, Jersey Shore, PA 17740-8524
4970882 +ABSC Recovery, 3189 Princeton Road, Suite 217, Hamilton, OH 45011-5338
4886125 +Altus GTS Inc, 2400 Veterans Memorial Blvd., Suite 300, Kenner, LA 70062-8725
4876397 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
(address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
4886126 +Backyard Prodcasting, 1685 Four Mile Drive, Williamsport, PA 17701-1975
4886127 +BestLine Leasing, 2582 Gateway Drive, State College, PA 16801-3019
4876398 ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
(address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)
4886130 +Cambece Law, 200 Cummings Center, Suite 173 D, Beverly, MA 01915-6190
4912710 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4876399 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
4886132 +Citibank, 701 East 60th Street N, Sioux Falls, SD 57104-0493
4922312 Department Store National Bank, c/o Quantum3 Group LLC, PO Box 657,
Kirkland, WA 98083-0657
4876402 +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
4886137 +Empire Solutions, 7406 Route 98, Arcade, NY 14009-9713
4970881 +Energex, 95 Energex Drive, Mifflintown, PA 17059-7748
4876403 +Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
4876404 +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
4929580 On Deck Capital, Inc., 101 West Colfax Ave., Floor 9, Denver, CO 80123
4886151 +Szabo Assoc., 3355 Lenox Road NE, Suite 945, Atlanta, GA 30326-1395
4886152 +Tim & Doreen Stickles, 9845 North Route 220 Highway, Jersey Shore, PA 17740-7893
4876410 +Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200
4891880 US DEPT OF EDUCATION, CLAIMS FILING UNIT, PO BOX 8973, MADISON, WI 53708-8973
4886154 +Williamsport Sun Gazette, 252 West 4th Street, Williamsport, PA 17701-6133

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4970880 +E-mail/Text: mnapoletano@ars-llc.biz Apr 09 2019 19:17:36 Ability Recovery Service,
PO Box 4031, Wyoming, PA 18644-0031
4899749 E-mail/PDF: resurgentbknofications@resurgent.com Apr 09 2019 19:15:00 CACH, LLC,
PO BOX 10587, GREENVILLE, SC 29603-0587
4886133 +E-mail/Text: documentfiling@lciinc.com Apr 09 2019 19:17:10 Comcast, Po Box 3001,
Southeastern, PA 19398-3001
4876400 +E-mail/Text: electronicbkydocs@nelnet.net Apr 09 2019 19:17:24 Dept Of Education/neln,
121 S 13th St, Lincoln, NE 68508-1904
4880327 E-mail/Text: mrdiscen@discover.com Apr 09 2019 19:17:12 Discover Bank,
Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
4876401 +E-mail/Text: mrdiscen@discover.com Apr 09 2019 19:17:12 Discover Fin Svcs Llc,
Po Box 15316, Wilmington, DE 19850-5316
4886138 +E-mail/Text: collections@e-hps.com Apr 09 2019 19:17:12 Heartland Payment Systems,
1 Heartland Way, Jeffersonville, IN 47130-5870
4886140 E-mail/Text: cio.bncmail@irs.gov Apr 09 2019 19:17:14 Internal Revenue Service,
Insolvency Unit, POB 628, Pittsburgh, PA 15230
4876405 +E-mail/Text: bncnotices@becket-lee.com Apr 09 2019 19:17:13 Kohls/capone,
N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
4876406 E-mail/Text: camanagement@mtb.com Apr 09 2019 19:17:16 M & T Bank, 1 Fountain Plz,
Buffalo, NY 14203
4891274 E-mail/Text: camanagement@mtb.com Apr 09 2019 19:17:16 M&T Bank, P.O. Box 840,
Buffalo, NY 14240-0840
4876407 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 09 2019 19:17:21 Midland Funding,
2365 Northside Dr Ste 30, San Diego, CA 92108-2709
4913375 +E-mail/Text: bankruptcydpt@mcmcg.com Apr 09 2019 19:17:21 Midland Funding, LLC,
Midland Credit Management, Inc. as, agent for Midland Funding, LLC, PO Box 2011,
Warren, MI 48090-2011
5097138 +E-mail/Text: bankruptcy@ondeck.com Apr 09 2019 19:17:37 On Deck Capital, Inc.,
101 West Colfax Ave., 10th Floor, Denver, CO 80202-5167
4886146 +E-mail/Text: bankruptcy@ondeck.com Apr 09 2019 19:17:37 OnDeck Capital Inc.,
1400 Broadway, New York, NY 10018-5300
4886147 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 09 2019 19:17:19 PA Department of Revenue,
Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
4929526 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 09 2019 19:15:11
Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
4876408 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Apr 09 2019 19:15:11
Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
4886149 +E-mail/PDF: gecsedirecoverycorp.com Apr 09 2019 19:14:59 SYNCB, PO BOX 965015,
Orlando, FL 32896-5015
4876409 +E-mail/PDF: gecsedirecoverycorp.com Apr 09 2019 19:15:11 Synch/sams Club, Po Box 965005,
Orlando, FL 32896-5005
4879180 +E-mail/Text: electronicbkydocs@nelnet.net Apr 09 2019 19:17:24
U.S. Department of Education C/O Nelnet, 121 S 13TH ST, SUITE 201, Lincoln, NE 68508-1911
TOTAL: 21

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr*
 4886128* CACH, LLC, PO Box 10587, Greenville, SC 29603-0587
 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)
 4886129* ++CAINE & WEINER COMPANY, 12005 FORD ROAD 300, DALLAS TX 75234-7262
 (address filed with court: Caine & Weiner, Po Box 5010, Woodland Hills, CA 91365)
 4886131* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298
 4886134* +Dept Of Education/neln, 121 S 13th St, Lincoln, NE 68508-1904
 4886135* +Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
 4886136* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218
 4886139* +Internal Revenue Service, Insolvency Unit, POB 7346, Philadelphia, PA 19101-7346
 4886141* +Jersey Shore State Ban, 300 Market St, Williamsport, PA 17701-6374
 4886142* +KML, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
 4886143* +Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
 4886144* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: M & T Bank, 1 Fountain Plz, Buffalo, NY 14203)
 4886145* +Midland Funding, 2365 Northside Dr Ste 30, San Diego, CA 92108-2709
 4886148* +Portfolio Recovery Ass, 120 Corporate Blvd Ste 1, Norfolk, VA 23502-4952
 4886150* +Synch/sams Club, Po Box 965005, Orlando, FL 32896-5005
 4886153* +Torres Credit Srv, 27 Fairview St Ste 301, Carlisle, PA 17015-3200
 4886124 ##+AIP Solutions, 9449 N 90th Street Suite 201, Scottsdale, AZ 85258-5037

TOTALS: 0, * 16, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 11, 2019

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 9, 2019 at the address(es) listed below:

Charles J DeHart, III (Trustee) TWecf@pamd13trustee.com
 James Warmbrodt on behalf of Creditor Lakeview Loan Servicing, LLC bkgroupp@kmlawgroup.com
 Paul W McElrath, Jr. on behalf of Debtor 2 Kathy Koch ecf@mcelrathlaw.com,
 donotemail.ecfbackuponly@gmail.com
 Paul W McElrath, Jr. on behalf of Debtor 1 Steven Koch ecf@mcelrathlaw.com,
 donotemail.ecfbackuponly@gmail.com
 United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

Steven Koch,	:	
Kathy Koch,	:	Case No. 4:17-BK-00254 RNO
Debtors	:	
	:	Chapter 13

Steven Koch,	:	
Kathy Koch,	:	
Movants	:	Related to Document No. 58

vs.	:	Hearing Date and Time:
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M&T Bank and	:	
The Muncy Bank and Trust Company	:	
And	:	
Charles DeHart, III, Esquire,	:	
Chapter 13 Trustee,	:	
Respondents	:	

ORDER

AND NOW, this 9th day of April, 2019, upon consideration of the

Debtors' Motion to Approve Re-Financing for Real Estate, it is hereby ORDERED and DIRECTED as follows:

1. Within thirty (30) days from the date of this Order the Debtor may re-finance his existing mortgage. The real estate re-financing shall be for approximately Ninety Five Thousand Dollars (\$95,000.00) with an interest rate of 6.5% or less and a monthly payment of Six Hundred Dollars and Eighty-Two cents (\$600.82), for a period of Thirty years or 30 payments, with the payments to be paid outside the plan, and Order such other and further relief as is just and proper.
2. Within forty-five (45) days from the date of this Order a report of purchase shall be filed with the Court.

3. Within forty-five (45) days from the date of this order the Debtor will amend the Chapter 13 Plan to remove the old mortgage and the new mortgage to The Muncy Bank and Trust Company will be paid outside the Bankruptcy plan.

Dated: April 9, 2019

By the Court,

A handwritten signature in black ink, appearing to read "Robert N. Opel II". The signature is written in a cursive, stylized font.

Robert N. Opel, II, Chief Bankruptcy Judge ^(RR)